## Case 16-12083 Doc 1 Filed 04/08/16 Entered 04/08/16 15:23:12 Desc Main Document Page 1 of 44

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this an amended filing

### Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on	Jack		
	your government-issued picture identification (for example, your driver's	First name		First name
	license or passport).	Middle name		Middle name
	Bring your picture	Sinclair		
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)		Last name and Suffix (Sr., Jr., II, III)
	·			
2.	All other names you have used in the last 8 years	•		
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-4804		

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Case number (if known)

Debtor 1 Jack Sinclair

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
usiness names and over Identification ers (EIN) you have in the last 8 years trade names and business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs
you live		If Debtor 2 lives at a different address:
	314 Wagner Road Northfield, IL 60093 Number, Street, City, State & ZIP Code  Cook County	Number, Street, City, State & ZIP Code  County
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
ou are choosing istrict to file for uptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)
	eyer Identification ers (EIN) you have n the last 8 years e trade names and business as names e you live ou are choosing istrict to file for	usiness names and over Identification ers (EIN) you have in the last 8 years a trade names and business as names  EINs  Business name(s)  EINs  Business name(s)  EINs  Business name(s)  EINs  Cook  Cook  County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.  Number, P.O. Box, Street, City, State & ZIP Code  Check one:  Check one:  Check one:  Over the last 180 days before filling this petition, I have lived in this district longer than in any other district.  I have another reason.

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Document Case number (if known) Debtor 1 Jack Sinclair

⊃ar	t 2: Tell the Court About	Your B	Bankruptcy Ca	ise			
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.  □ Chapter 7					
	choosing to file under						
			hapter 11				
		□с	hapter 12				
		<b>■</b> C	Chapter 13				
3.	How you will pay the fee	•	about how yo	u may pay. Typio attorney is subm	cally, if you are paying the fee yo	k with the clerk's office in your local court for more deta ourself, you may pay with cash, cashier's check, or mon- alf, your attorney may pay with a credit card or check wi	еу
					Ilments. If you choose this option (Official Form 103A).	on, sign and attach the Application for Individuals to Pay	,
			but is not req applies to you	uired to, waive your family size and	our fee, and may do so only if you I you are unable to pay the fee in	n only if you are filing for Chapter 7. By law, a judge may ur income is less than 150% of the official poverty line to n installments). If you choose this option, you must fill out tial Form 103B) and file it with your petition.	hat
			о т гррпосия		napion i i ming i oo iranioa (o	, co	
Э.	Have you filed for bankruptcy within the last 8 years?	■ No					
		,	District		When	Case number	
			District		When	Case number	
			District		When	Case number	
10.	Are any bankruptcy cases pending or being	■ No	0				
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Ye	es.				
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
	De veu vent veuv		Go to I	ino 12			
٠٠.	Do you rent your residence?	■ No	0.				
		□ Ye	,		, 0 0	t you and do you want to stay in your residence?	
				No. Go to line 12			
				Yes. Fill out <i>Initi</i> bankruptcy petit		Judgment Against You (Form 101A) and file it with this	

Document Page 4 of 44 Case number (if known) Debtor 1 **Jack Sinclair** Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor Go to Part 4. of any full- or part-time ■ No. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate 13. Are you filing under Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure **Bankruptcy Code and are** you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. ■ No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). Code. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any ■ No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety?

Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Page 5 of 44 Document Case number (if known) Debtor 1 **Jack Sinclair** 

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### 15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

#### Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 Jack Sinclair Document Page 6 of 44 Case number (if known)

Par	t 6: Answer These Quest	ions for R	eporting Purposes						
16.	What kind of debts do you have?	16a.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."						
			☐ No. Go to line 16b.						
			Yes. Go to line 17.						
		16b.		<b>Pusiness debts?</b> Business debts are debts testment or through the operation of the busin					
			☐ No. Go to line 16c.						
			☐ Yes. Go to line 17.						
		16c.	State the type of debts you owe that are not consumer debts or business debts						
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapte	am not filing under Chapter 7. Go to line 18.					
	Do you estimate that after any exempt property is excluded and	☐ Yes.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative e are paid that funds will be available to distribute to unsecured creditors?						
	administrative expenses are paid that funds will be available for distribution to unsecured creditors?		□ No						
			Yes						
18.	How many Creditors do	<b>■</b> 1-49		□ 1,000-5,000	□ 25,001-50,000				
	you estimate that you	☐ 50-99	)	☐ 5001-10,000	□ 50,001-100,000				
	owe?	☐ 100-1		□ 10,001-25,000	☐ More than100,000				
		□ 200-9	99						
19.	How much do you estimate your assets to	\$0 - \$	·	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion				
	be worth?		01 - \$100,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion				
			001 - \$500,000 001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion				
20.	How much do you	□ \$0 - \$	550.000	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion				
	estimate your liabilities		001 - \$100,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion				
	to be?		001 - \$500,000	□ \$50,000,001 - \$100 million	☐ \$10,000,000,001 - \$50 billion				
			001 - \$1 million	☐ \$100,000,001 - \$500 million	☐ More than \$50 billion				

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Fill in this information to identify your case:		
United States Bankruptcy Court for the:  NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:  Chapter 7  Chapter 11  Chapter 12	
	Chapter 13	Check if this an amended filing

### Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer

Part 7: Sign Below						
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.					
	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.					
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).					
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.					
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
	Jack Sinclair Signature of Debtor 2					
	Executed on MM / DD / YYYYY Executed on MM / DD / YYYYY					

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Debtor 1 Jack Sinclair	Case number (if known)		
For your attorney, if you are represented by one	under Chapter 7, 11, 12, or 13 of title 11, Unit for which the person is eligible. I also certify t	ed States Code, and have e that I have delivered to the d	informed the debtor(s) about eligibility to proceed xplained the relief available under each chapter lebtor(s) the notice required by 11 U.S.C. § 342(b)
If you are not represented by	and, in a case in which § 707(b)(4)(D) applies	, certify that I have no know	ledge after an inquiry that the information in the
an attorney, you do not need	schedules filed with the petition is incorrect.		
to file this page.	Turat Wan	Date	4/8/16
	Signature Mattorney for Deptor	2	MM / DD / YYYY
	Douglas K. Morrison		
	Printed name		
	Morrison & Mix		
	Firm name		
	120 N. La Salle, #2750		
	Chicago, IL 60602		
	Number, Street, City, State & ZIP Code		
	Contact phone 312-726-0888	Email address	dkmorrison@morrisonandmix.com
	Bar number & State		

		17(7(.1111)	.III FAUE 3 UI 44	
Fill in this infor	mation to identify your	case:		
Debtor 1	Jack Sinclair			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

### Official Form 106Sum

### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

			assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	15,090.38
	1c. Copy line 63, Total of all property on Schedule A/B	\$	15,090.38
Pai	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	10,600.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	54,180.80
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	82,259.79
	Your total liabilities	\$	147,040.59
Paı	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	5,894.86
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,756.75
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sc	hedules.
7.	■ Yes What kind of debt do you have?		

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Page 10 of 44 Case number (if known) Debtor 1 Jack Sinclair

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

13,333.34

\$

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	51,180.80
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	3,000.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	27,981.67
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	82,162.47

ation to identify your	case and this filing:			
	ouse and this ming.			
Jack Sinclair				
First Name	Middle Name	Last Name		
First Name	Middle Name	Last Name		
kruptcy Court for the:	NORTHERN DISTRICT OF	ILLINOIS		
				☐ Check if this is an
				amended filing
10CA/D				
_				
e A/B: Prop	erty			12/15
as complete and accura space is needed, attach on.	ate as possible. If two married p a separate sheet to this form. C	eople are filing together, both a On the top of any additional pag	re equally responsible for su	pplying correct
ach Residence, Building	g, Land, or Other Real Estate Yo	u Own or Have an Interest In		
ve any legal or equitabl	e interest in any residence, buil	ding, land, or similar property?		
0				
tne property?				
our Vehicles				
, , , , , , , , , , , , , , , , , , , ,	, , , , ,			
MW	Who has an interest	in the property? Check one		•
45i		in the property? Oneck one		ed claims on Schedule D: ims Secured by Property.
004				, , ,
		or 2 only	entire property?	Current value of the portion you own?
ation:	☐ At least one of the	debtors and another		
	Check if this is co	ommunity property	\$6,257.00	\$6,257.00
	onal watercraft, fishing vessel		ccessories	
	parately list and describes as complete and accura space is needed, attach on.  ach Residence, Building we any legal or equitable 2.  the property?  our Vehicles  e, or have legal or equicables. If you lease a vehic cks, tractors, sport under the property of the property of the property of the property?  MW  45i  004  mileage: 110  atton:	m 106A/B  A/B: Property  parately list and describe items. List an asset only once as complete and accurate as possible. If two married p space is needed, attach a separate sheet to this form. Con.  ach Residence, Building, Land, or Other Real Estate You we any legal or equitable interest in any residence, built the property?  our Vehicles  a, or have legal or equitable interest in any vehicles. If you lease a vehicle, also report it on Schedule cks, tractors, sport utility vehicles, motorcycles  MW  Who has an interest in any vehicles, motorcycles in any vehicles. If you lease a vehicle, also report it on Schedule cks, tractors, sport utility vehicles, motorcycles in any vehicles. If you lease a vehicle, also report it on Schedule in Debtor 1 only in Debtor 2 only in Debtor 1 and Debtor 2 only in Debtor 2 only in Debtor 1 only in Debtor 2 only in Debtor 3 only in Debtor 3 only in Debtor 4 this is according to the interest in Debtor 3 only in Debtor 4 only in Debtor 3 only in Debtor 4 only in Debtor 4 only in Debtor 5 only in Debtor 6 only in Debtor 1 only in Debtor 1 only in Debtor 2 only in Debtor 3 only in Debtor 4 only in Debtor 4 only in Debtor 5 only in Debtor 6 only in Debtor 6 only in Debtor 8 only in Debtor 9 only	m 106A/B  PAB: Property  parately list and describe items. List an asset only once. If an asset fits in more than cas complete and accurate as possible. If two married people are filing together, both a space is needed, attach a separate sheet to this form. On the top of any additional pagent.  ach Residence, Building, Land, or Other Real Estate You Own or Have an Interest In two any legal or equitable interest in any residence, building, land, or similar property?  by any legal or equitable interest in any vehicles, whether they are registers. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Cocks, tractors, sport utility vehicles, motorcycles  Who has an interest in the property? Check one  Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	m 106A/B  AB: Property  parately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in as complete and accurate as possible. If two married people are filing together, both are equally responsible for st space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and cas on.  ach Residence, Building, Land, or Other Real Estate You Own or Have an Interest in  we any legal or equitable interest in any residence, building, land, or similar property?  2.  the property?  our Vehicles  a, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles, if you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.  cks, tractors, sport utility vehicles, motorcycles  MW  Who has an interest in the property? Check one  Do not deduct secured of the amount of any secure Check in the property?  Current value of the entire property?  At least one of the debtors and another  Check if this is community property  \$6,257.00

6. **Household goods and furnishings** *Examples:* Major appliances, furniture, linens, china, kitchenware

□ No

Official Form 106A/B Schedule A/B: Property

Debtor 1	Case 16-12083 Doc 1 Filed 04/08/16 Entered 04/08/16 15:23:1  Document Page 12 of 44  Case number (if kr	
_	Describe	
- 163	Miscellaneous household furniture and goods	\$1,000.00
□ No	<ul> <li>Inics</li> <li>Ides: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; more including cell phones, cameras, media players, games</li> <li>Describe</li> <li>TV, older computer and computer accessories</li> </ul>	usic collections; electronic devices
Examp ■ No	ibles of value  les: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, other collections, memorabilia, collectibles  . Describe	coin, or baseball card collections;
Examp  ■ No	nent for sports and hobbies  Nes: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; car musical instruments  Describe	noes and kayaks; carpentry tools;
■ No	ms nples: Pistols, rifles, shotguns, ammunition, and related equipment Describe	
□ No	es  uples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories  Describe	
	Miscellaneous clothing	\$300.00
■ No	ry  ples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, ge  Describe	ms, gold, silver
Exam ■ No	arm animals  uples: Dogs, cats, birds, horses  Describe	
■ No	ther personal and household items you did not already list, including any health aids you did not li . Give specific information	ist
	the dollar value of all of your entries from Part 3, including any entries for pages you have attache Part 3. Write that number here	\$3,300.00
	escribe Your Financial Assets	
Do you o	wn or have any legal or equitable interest in any of the following?	Current value of the portion you own?

Current value of the portion you own?

Do not deduct secured claims or exemptions.

Official Form 106A/B Schedule A/B: Property page 2

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☐ Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☐ No

Yes. List each account separately.

Type of account:

Institution name:

401(k)

Fidelity retirement account provided through employer

\$3.036.38

Case 16-12083 Doc 1 Filed 04/08/16 Entered 04/08/16 15:23:12 Desc Main Document Page 14 of 44 Debtor 1 Case number (if known) **Jack Sinclair** 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others □ No Institution name or individual: ■ Yes. ..... Rent Landlord - Rajesh Kavadia \$2,350.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement □ No Yes. Give specific information..... Possible alimony / maintenance claim for Maintenance / support against Mireille Pare **Alimony** Unknown 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ☐ No Yes. Give specific information..

repairs

Unknown

Possible claim against landlord for failure to make necessary

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Case number (if known) Document Debtor 1 **Jack Sinclair** 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Yes. Name the insurance company of each policy and list its value. Beneficiary: Company name: Surrender or refund value: LaFayette Life Insurance - whole life Minor children \$0.00 policy, in arrears -Accidental death & dismemberment, disability, and health insurance Minor children Unknown provided through employer -32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue Nο ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$5,533.38 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

Official Form 106A/B Schedule A/B: Property page 5

54. Add the dollar value of all of your entries from Part 7. Write that number here ......

☐ Yes. Give specific information.......

■ No

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

\$0.00

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Case number (if known) Debtor 1 **Jack Sinclair** 

Part	List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$0.00
56.	Part 2: Total vehicles, line 5	\$6,257.00		
57.	Part 3: Total personal and household items, line 15	\$3,300.00		
58.	Part 4: Total financial assets, line 36	\$5,533.38		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$15,090.38	Copy personal property total	\$15,090.38
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$15,090.38

Official Form 106A/B Schedule A/B: Property page 6

Fill in this information to identify your case:					
Jack Sinclair					
First Name	Middle Name	Last Name			
First Name	Middle Name	Last Name			
nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS			
				Check if this is an amended filing	
	Jack Sinclair First Name First Name	Jack Sinclair       First Name     Middle Name       First Name     Middle Name	Jack Sinclair       First Name     Middle Name     Last Name       First Name     Middle Name     Last Name	Jack Sinclair       First Name     Middle Name     Last Name       First Name     Middle Name     Last Name	

### Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identi	fy the Prope	rty You Claim	as Exempt
----------------	--------------	---------------	-----------

<ol> <li>V</li> </ol>	Which set of exem	ptions are vou	claiming?	Check one only.	even if yo	our spouse is filii	ng with you
-----------------------	-------------------	----------------	-----------	-----------------	------------	---------------------	-------------

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption	
Copy the value from Schedule A/B	Che	ck only one box for each exemption.		
\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(b)	
		100% of fair market value, up to any applicable statutory limit		
\$2,000.00		\$2,000.00	735 ILCS 5/12-1001(b)	
		100% of fair market value, up to any applicable statutory limit		
\$300.00		\$300.00	735 ILCS 5/12-1001(a)	
		100% of fair market value, up to any applicable statutory limit		
\$20.00		\$20.00	735 ILCS 5/12-1001(b)	
		100% of fair market value, up to any applicable statutory limit		
\$12.00		\$12.00	735 ILCS 5/12-1001(b)	
		100% of fair market value, up to any applicable statutory limit		
	\$1,000.00 \$1,000.00 \$2,000.00 \$300.00	\$2,000.00 \$20.00 \$12.00 \$12.00	Copy the value from Schedule A/B  \$1,000.00  \$1,000.00  100% of fair market value, up to any applicable statutory limit  \$2,000.00  100% of fair market value, up to any applicable statutory limit  \$300.00  \$300.00  100% of fair market value, up to any applicable statutory limit  \$20.00  100% of fair market value, up to any applicable statutory limit  \$20.00  \$100% of fair market value, up to any applicable statutory limit  \$20.00  \$100% of fair market value, up to any applicable statutory limit  \$12.00  \$100% of fair market value, up to any applicable statutory limit	

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De	otor 1 Jack Sinclair	Document	'	Case number (if known)			
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption		
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.			
	Checking: Bank of America Line from Schedule A/B: 17.2	\$5.00		\$5.00	735 ILCS 5/12-1001(b)		
				100% of fair market value, up to any applicable statutory limit			
	Checking: Chase Line from Schedule A/B: 17.4	\$100.00		\$100.00	735 ILCS 5/12-1001(b)		
				100% of fair market value, up to any applicable statutory limit			
	Savings: Chase Line from Schedule A/B: 17.5	\$10.00		\$10.00	735 ILCS 5/12-1001(b)		
	Ellio Ilolli Goricadio 702.			100% of fair market value, up to any applicable statutory limit			
	Microsoft Employee Stock Options - not vested	Unknown		\$0.00	735 ILCS 5/12-1001(b)		
	Line from Schedule A/B: 18.1			100% of fair market value, up to any applicable statutory limit			
	401(k): Fidelity retirement account provided through employer	\$3,036.38		\$1,300.00	735 ILCS 5/12-1006		
	Line from Schedule A/B: 21.1			100% of fair market value, up to any applicable statutory limit			
	Rent: Landlord - Rajesh Kavadia Line from Schedule A/B: 22.1	\$2,350.00		\$853.00	735 ILCS 5/12-1001(b)		
	Ellie Holli Gonedale A.B. 22.1			100% of fair market value, up to any applicable statutory limit			
	Maintenance / Alimony: Possible alimony / maintenance claim for	Unknown		100%	735 ILCS 5/12-1001(g)(4)		
	support against Mireille Pare Line from Schedule A/B: 29.1			100% of fair market value, up to any applicable statutory limit			
	Possible claim against landlord for failure to make necessary repairs	Unknown		100%	735 ILCS 5/12-1001(b)		
	Line from Schedule A/B: 30.1			100% of fair market value, up to any applicable statutory limit			
	Accidental death & dismemberment, disability, and health insurance	Unknown		\$0.00	215 ILCS 5/238		
provided through employer - Beneficiary: Minor children Line from Schedule A/B: 31.2				100% of fair market value, up to any applicable statutory limit			
3.	3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)  ■ No  □ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  □ No						
	☐ Yes						

		Document	Page 19	9 of 44		
Fill in this inform	nation to identify you	ur case:				
Debtor 1	Jack Sinclair					
Debter 1	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name		-	
United States Ban	nkruptcy Court for the	: NORTHERN DISTRICT OF ILL	INOIS			
Office Offices Bui	inapitor Court for the	. Northern Biothiot of IEE				
Case number						
(if known)					☐ Check	if this is an
					amend	led filing
000	400D					
Official Form	106D					
Schedule	D: Creditors	Who Have Claims	Secure	d by Propert	У	12/15
				<u> </u>	<u> </u>	
		If two married people are filing togeth out, number the entries, and attach it				
number (if known).	Additional Lage, IIII It	out, number the entries, and attach it	to tina form. C	in the top of any addition	nai pages, write your nai	ne and case
1. Do any creditors I	have claims secured b	y your property?				
☐ No. Check	this box and submit t	this form to the court with your other	schedules. Y	ou have nothing else t	o report on this form.	
_		•				
Yes. Fill in	all of the information	below.				
Part 1: List All	I Secured Claims					
		more than one secured claim, list the cre			Column B	Column C
		s a particular claim, list the other creditor ical order according to the creditor's nam		Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
	st the claims in alphabet	ical order according to the creditor 3 hair	ie.	value of collateral.	claim	If any
2.1 Fidelity Inv	vestments	Describe the property that secures	the claim:	\$1,200.00	\$3,036.38	\$0.00
Creditor's Name	•	401(k): Fidelity retirement a	ccount			
		provided through employer				
P.O. Box 7		As of the date you file, the claim is:	Check all that			
Cincinnati		apply.	Oncon all that			
45277-000		Contingent				
Number, Street,	City, State & Zip Code	Unliquidated				
<b>M</b> /h = (h = -1-1	<b>510</b> 01 1	Disputed				
Who owes the del	bt? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		■ An agreement you made (such as	mortgage or se	cured		
Debtor 2 only		car loan)				
Debtor 1 and De		☐ Statutory lien (such as tax lien, me	chanic's lien)			
	ne debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this cla		☐ Other (including a right to offset)				
community del	Dt					
Date debt was incu	irred March 2016	Last 4 digits of account num	ber			
		_				
Springleaf	Financial					
Services		Describe the property that secures	the claim:	\$9,400.00	\$6,257.00	\$3,143.00
Creditor's Name	•	2004 BMW 545i 110000 mile	s			
PO Box 79		As of the date you file, the claim is:	Check all that			
Saint Loui	•	apply.				
63179-036		Contingent				
Number, Street,	City, State & Zip Code	Unliquidated				
Who awas the del	ht? Chaak ana	Disputed				
Who owes the del	DEF CHECK ONE.	Nature of lien. Check all that apply.		d		
Debtor 1 only		An agreement you made (such as car loan)	mortgage or se	curea		
Debtor 2 only		_				
Debtor 1 and De	•	☐ Statutory lien (such as tax lien, me	chanic's lien)			
	ne debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this cla		☐ Other (including a right to offset)				
community det	V.					
Date debt was incu	ırred	Last 4 digits of account num	ber			

Official Form 106D

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Debtor 1	Jack Sinclai	Jack Sinclair			
	First Name	Middle Name	Last Name		
Add the	dollar value of yo	our entries in Column A on t	this page. Write that number here:	\$10,600.0	00
	the last page of yat number here:	your form, add the dollar va	lue totals from all pages.	\$10,600.0	00

### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Official Form 106D

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Fill in this ir	nformation to identify your	case:	1			
Debtor 1	Jack Sinclair					
Dahtar 0	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
United State	s Bankruptcy Court for the:	NORTHERN DISTRI	CT OF ILLINOIS			
Case numbe	er				_	if this is an ed filing
Official F	orm 106E/F					
	e E/F: Creditors W	ho Have Unse	cured Claims			12/15
Schedule G: E Schedule D: C eft. Attach the name and case Part 1: Li  1. Do any cr  No. Go  Yes.	contracts or unexpired leases executory Contracts and Unexpireditors Who Have Claims Sec e Continuation Page to this page number (if known).  Ist All of Your PRIORITY Unreditors have priority unsecure to to Part 2.	ired Leases (Official Forr ured by Property. If more e. If you have no informa secured Claims d claims against you?	n 106G). Do not include any o space is needed, copy the P tion to report in a Part, do no	creditors with partially s art you need, fill it out, i ot file that Part. On the to	ecured claims that a number the entries ir pp of any additional	re listed in the boxes on the pages, write your
identify wh possible, I Part 1. If r	your priority unsecured claims nat type of claim it is. If a claim ha list the claims in alphabetical orde more than one creditor holds a pa	as both priority and nonprior or according to the creditor rticular claim, list the other	rity amounts, list that claim here is name. If you have more than creditors in Part 3.	e and show both priority a two priority unsecured cla	nd nonpriority amount	s. As much as
(For an ex	xplanation of each type of claim, s	see the instructions for this	form in the instruction booklet.)	Total claim	Priority amount	Nonpriority amount
2.1 <b>CCF</b>	RA	Last 4 digits	of account number	\$3,000.00	\$3,000.00	\$0.00
875	ity Creditor's Name Heron Road awa, ONT Canada KIA 1E		he debt incurred?			
Numl	ber Street City State Zlp Code		te you file, the claim is: Chec	k all that apply		
_	curred the debt? Check one.	☐ Continge	nt			
■ Debt	or 1 only	☐ Unliquida	ted			
☐ Debt	or 2 only	☐ Disputed				
☐ Debt	or 1 and Debtor 2 only	Type of PRI	ORITY unsecured claim:			
☐ At lea	ast one of the debtors and anothe	er Domestic	support obligations			
☐ Chec	ck if this claim is for a commur	nity debt Taxes an	d certain other debts you owe t	he government		
	aim subject to offset?	☐ Claims fo	r death or personal injury while	you were intoxicated		
■ No		Other. Sp	· -			
☐ Yes			Income taxes			
	ind & Leavitt ity Creditor's Name	Last 4 digits	of account number	\$9,500.00	\$0.00	\$9,500.00
_	N. Dearborn Street cago, IL 60610	When was t	he debt incurred?			
Numl	ber Street City State Zlp Code	As of the da	te you file, the claim is: Chec	k all that apply		
Who inc	curred the debt? Check one.	☐ Continge	nt			
■ Debt	or 1 only	☐ Unliquida	ted			
☐ Debt	or 2 only	☐ Disputed				
☐ Debt	or 1 and Debtor 2 only	Type of PRI	ORITY unsecured claim:			
☐ At lea	ast one of the debtors and anothe	er Domestic	support obligations			
☐ Chec	ck if this claim is for a commur	nity debt	d certain other debts you owe to death or personal injury while	•		
■ No		Other. Sp		,		
□Yes		_ 00101.01	Attornev's fees			

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Debloi	Jack Sinciair	Case	Turriber (if know)		
2.3	Mireille Pare	Last 4 digits of account number	\$3,625.20	\$3,625.20	\$0.00
	Priority Creditor's Name 729 Lavergne Ave Wilmotto II 60001	When was the debt incurred?			
	Wilmette, IL 60091  Number Street City State Zlp Code	As of the date you file, the claim is: Check a	all that apply		
w	/ho incurred the debt? Check one.	☐ Contingent	,		
	Debtor 1 only	☐ Unliquidated			
	Debtor 2 only	□ Disputed			
	Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:			
	At least one of the debtors and another	■ Domestic support obligations			
	Check if this claim is for a community debt	☐ Taxes and certain other debts you owe the	e government		
	the claim subject to offset?	☐ Claims for death or personal injury while yo	•		
	No	☐ Other. Specify			
	Yes	Child support arreathrough January 1	arage from Novemb 5, 2016	per 15, 2015,	
2.4	Mireille Pare	Last 4 digits of account number	\$1,134.60	\$1,134.60	\$0.00
	Priority Creditor's Name 729 Lavergne Ave Wilmette, IL 60091	When was the debt incurred?			
	Number Street City State Zlp Code	As of the date you file, the claim is: Check a	all that apply		
W	/ho incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	☐ Unliquidated			
	Debtor 2 only	☐ Disputed			
	Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:			
	At least one of the debtors and another	■ Domestic support obligations			
	Check if this claim is for a community debt	☐ Taxes and certain other debts you owe the	e government		
Is	the claim subject to offset?	☐ Claims for death or personal injury while yo	ou were intoxicated		
	No	Other. Specify			
	Yes	Child care expense	es		
2.5	Mireille Pare	Last 4 digits of account number	\$11,746.00	\$11,746.00	\$0.00
	Priority Creditor's Name 729 Lavergne Ave	When was the debt incurred?			
	Wilmette, IL 60091				
	Number Street City State Zlp Code	As of the date you file, the claim is: Check a	all that apply		
_	/ho incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	☐ Unliquidated			
	Debtor 2 only	■ Disputed			
	Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:			
	At least one of the debtors and another	■ Domestic support obligations			
	Check if this claim is for a community debt	☐ Taxes and certain other debts you owe the	e government		
	the claim subject to offset?	☐ Claims for death or personal injury while yo	ou were intoxicated		
	No	Other. Specify			
L	] Yes	Child expenses fro October 31, 2015	om October 22, 2014	4, through	

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Debte	or 1 Jack Sinclair	Case numb	er (if know)		
2.6	Mireille Pare Priority Creditor's Name 729 Lavergne Ave	Last 4 digits of account number	\$25,175.00	\$25,175.00	\$0.00
	Wilmette, IL 60091	Their was the dest mounted.			
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that	apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	☐ Unliquidated			
	Debtor 2 only	☐ Disputed			
	☐ Debtor 1 and Debtor 2 only	Type of PRIORITY unsecured claim:			
	☐ At least one of the debtors and another	■ Domestic support obligations			
	☐ Check if this claim is for a community debt	☐ Taxes and certain other debts you owe the gover	nment		
	Is the claim subject to offset?	☐ Claims for death or personal injury while you were	e intoxicated		
	■ No	☐ Other. Specify			
	Yes	Child support arrearage through October 31, 20		r 23, 2014,	
Part	2: List All of Your NONPRIORITY Unsecu	red Claims			
3. D	o any creditors have nonpriority unsecured claim	s against you?			
Г	☐ No. You have nothing to report in this part. Submit	this form to the court with your other schedules			
		Journal and court man your care, correctance.			
	Yes.				
u th	nsecured claim, list the creditor separately for each c	alphabetical order of the creditor who holds each caim. For each claim listed, identify what type of claim it creditors in Part 3.If you have more than three nonprio	is. Do not list claim	ns already included in Part	t 1. If more
	un 2.			Total clair	n
4.1	American Express	Last 4 digits of account number 1002			\$2,022.09
	Nonpriority Creditor's Name				ΨΣ,0ΣΣ.00
	PO Box 0001	When was the debt incurred?			
	Los Angeles, CA 90096-8000  Number Street City State Zlp Code	As of the date you file, the claim is: Check all the	nat apply		
	Who incurred the debt? Check one.	,			
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt	Obligations arising out of a separation agreem	ent or divorce that	you did not	
	Is the claim subject to offset?	report as priority claims			
	No	Debts to pension or profit-sharing plans, and o			
	☐ Yes	Other Specify Credit card purchases	s		

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Case number (if know)

Debt	or 1 <b>Jack Sinclair</b>	Case number (if know)	
4.2	American Express	Last 4 digits of account number	\$820.00
	Nonpriority Creditor's Name PO Box 0001	When was the debt incurred?	
	Los Angeles, CA 90096-8000	Then was the dest mounted:	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	□ Debts to pension or profit-sharing plans, and other similar debts	
	<b>—</b> NO	Business credit card from former	
	☐ Yes	Other. Specify employment at Cognizant Solutions	
4.3	Americash Loans	Last 4 digits of account number 8424	\$4,646.73
	Nonpriority Creditor's Name 880 Lee Street, Suite 300	When was the debt incurred?	
	Des Plaines, IL 60016  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Payday Ioan	
4.4	Bank of America VISA	Last 4 digits of account number 6452	\$990.87
	Nonpriority Creditor's Name		<del></del>
	P.O. Box 982235	When was the debt incurred?	
	El Paso, TX 79998-2235  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	As of the date you file, the claim is. Check all that apply	
	■ Debtor 1 only	Поль	
		☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans	
	☐ Check if this claim is for a community debt		
	ls the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Credit card purchases	
	<b>□</b> 162	Uther. Specify Credit Card purchases	

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Debtor 1 Jack Sinclair Case number (if know) 4.5 **Brian Chesney** \$3,000.00 Last 4 digits of account number Nonpriority Creditor's Name 1515 Regatta Place When was the debt incurred? VOR 1N2 Cowchan Bay, BC Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Personal loan ☐ Yes 4.6 Capital One Bank USA Last 4 digits of account number 4979 \$519.09 Nonpriority Creditor's Name P.O. Box 6492 When was the debt incurred? Carol Stream, IL 60197-6492 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes 4.7 Capital One Bank USA \$500.00 2590 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 6492 When was the debt incurred? Carol Stream, IL 60197-6492 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes

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Credit One Bank	Last 4 digits of account number 5607	\$517.77
Nonpriority Creditor's Name P.O. Box 90073	When was the debt incurred?	
Las Vegas, NV 89193-8873 Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	As of the date you me, the dain is. Oneon all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	■ Other. Specify Credit card purchases	
Darlene Sinclair	Last 4 digits of account number	\$3,000.00
Nonpriority Creditor's Name	When was the debt incurred?	
7045 Nutana Cres Canada USA 535	when was the debt incurred?	
Powell River, BC		
Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	Student loans	
debt s the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Personal loan	
Davis Friedman	Last 4 digits of account number	\$5,000.00
Nonpriority Creditor's Name		Ψο,σσοίσσ
135 S. La Salle Street	When was the debt incurred?	
36th Floor		
Chicago, IL 60603  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	and the same of th	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other, Specify Attorney's fees	

Page 27 of 44 Case number (if know) Document Debtor 1 Jack Sinclair 4.1 \$1,500.00 Discover 7167 Last 4 digits of account number Nonpriority Creditor's Name PO Box 6103 When was the debt incurred? Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes 4.1 Mireille Pare \$14,296.67 Last 4 digits of account number Nonpriority Creditor's Name 729 Lavergne Ave When was the debt incurred? Wilmette, IL 60091 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only □ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify Debt repayment pursuant to divorce agreement 4.1 Mireille Pare \$13,685.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 729 Lavergne Ave Wilmette, IL 60091 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Arrears on debt repayment pursuant to

Official Form 106 E/F

15-D-2057

court order of November 9, 2015, in case

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r 1 _Jack Sinclair	Case number (if know)	
PayPal Credit	Last 4 digits of account number 9268	\$2,038.55
Nonpriority Creditor's Name		<del>+</del> =,000.00
P.O. Box 5138	When was the debt incurred?	
Lutherville Timonium, MD 21094	- As file has a file de detecto Or a laboratoria	
Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	Пол	
_	☐ Contingent	
Debtor 2 only	Unliquidated	
Debtor 1 and Debtor 2 only	Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans	
☐ Check if this claim is for a community debt		
Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
□Yes	■ Other. Specify Credit card purchases	
Rajesh Kavadia	Last 4 digits of account number 2001	\$4,700.00
Nonpriority Creditor's Name  4480 Deerwood Lake Pkwy	When was the debt incurred?	
Jacksonville, FL 32216		
Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims  ☐ Debts to pension or profit-sharing plans, and other similar debts	
No		
Yes	Other. Specify Rent	
Royal Bank of Canada	Last 4 digits of account number 2001	\$25,023.02
Nonpriority Creditor's Name		<del>+</del>
90 Sparks Street Ottawa, Ontario K1P 5T6	When was the debt incurred?	
Number Street City State ZIp Code	As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.		
☐ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
□ No	Debts to pension or profit-sharing plans, and other similar debts	
_	Loan debt is to be paid directly to Mireille Pare pursuant to parties' divorce decree, she is to indemnify Debtor and pay the	
Yes	Other. Specify debt.	

Part 3: List Others to Be Notified About a Debt That You Already Listed

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

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Debtor 1 Jack Sinclair

have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 51,180.80
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 3,000.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 54,180.80
				Total Claim
	6f.	Student loans	6f.	\$ 0.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 27,981.67
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$ 0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 54,278.12
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 82,259.79

		IAAAIIII		
Fill in this infor	mation to identify your	case:		
Debtor 1	Jack Sinclair			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Rajesh Kavadia 4480 Deerwood Lake Pkwy Jacksonville, FL 32216	Residential lease for Debtor's residence, expires May 31, 2016

		Document	Page 31 of	44	
Fill in this info	ormation to identify your	case:			
Debtor 1	Jack Sinclair				
<b>-</b>	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the:	NORTHERN DISTRICT OF	F ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
	orm 106H e H: Your Cod	ebtors			12/15
eople are filing ill it out, and in our name and	ng together, both are equinumber the entries in the disasse number (if known)	ally responsible for supplyi	ing correct information ne Additional Page to	on. If more space is this page. On the to	rate as possible. If two married needed, copy the Additional Page, op of any Additional Pages, write
□ No ■ Yes					
- res					
		I lived in a community prop Nevada, New Mexico, Puert			rty states and territories include .)
■ No. Go □ Yes. Di		use, or legal equivalent live w	ith you at the time?		
in line 2 a	gain as a codebtor only i D), Schedule E/F (Official	f that person is a guarantor	r or cosigner. Make s	ure you have listed	ng with you. List the person shown the creditor on Schedule D (Official ), Schedule E/F, or Schedule G to fill
	umn 1: Your codebtor e, Number, Street, City, State and Zl	P Code		Column 2: The cr Check all schedu	reditor to whom you owe the debt ales that apply:
729	eille Pare Lavergne Ave mette, IL 60091			☐ Schedule D, ■ Schedule E/F	· · · · · · · · · · · · · · · · · · ·

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=:11	in this information to identify your ca	200:						
	otor 1 Jack Sinclai							
	otor 2 use, if filing)				_			
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS		_			
(If kr	se number						ed filing	stpetition chapter ing date:
	fficial Form 106l chedule I: Your Ince					MM / DD/ Y	YYY	12/15
sup spo atta	as complete and accurate as possiblying correct information. If you use. If you are separated and you ch a separate sheet to this form. On the complete the compl	are married and not filing wi	ng jointly, and your s th you, do not includ	pouse is le inforn	s living wit	h you, inclu ut your spo	ude informatio ouse. If more s	n about your pace is needed,
1.	Fill in your employment information.		Debtor 1			Debtor 2	2 or non-filing	spouse
	If you have more than one job,	Employment status	■ Employed			☐ Emplo	oyed	
	attach a separate page with information about additional	Linployment status	☐ Not employed			☐ Not e	mployed	
	employers.  Include part-time, seasonal, or	Occupation	Cloud Solution Architect					
	self-employed work.	Employer's name	Microsoft					
	Occupation may include student or homemaker, if it applies.	Employer's address	1 Microsoft Way Redmond, WA 9					
		How long employed the	here? 2.5 mon	ths				
Par	t 2: Give Details About Mor	thly Income						
	mate monthly income as of the dause unless you are separated.	ate you file this form. If y	you have nothing to re	port for a	any line, wri	te \$0 in the	space. Include	your non-filing
•	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	for all e	mployers fo	or that perso	on on the lines b	pelow. If you need
					For Do	ebtor 1	For Debtor	
2.	List monthly gross wages, salar deductions). If not paid monthly, or			2.	\$1	3,333.34	\$	N/A
3.	Estimate and list monthly overti	ime pay.		3.	+\$	0.00	+\$	N/A

Calculate gross Income. Add line 2 + line 3.

\$ 13,333.34

N/A

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Debt	or 1	Jack Sinclair		Case	number (if known)			
				For	Debtor 1	non-fil	ebtor 2 or ing spouse	
	Cop	y line 4 here	4.	\$_	13,333.34	\$	N/A	
5.	List	all payroll deductions:						
	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	4,224.84	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$	27.36	\$	N/A	
	5e.	Insurance	5e.	\$	165.44	\$	N/A	
	5f. 5g.	Domestic support obligations Union dues	5f. 5g.	\$_ \$	2,215.40 0.00	\$	N/A N/A	
	5h.	Other deductions. Specify: Dependent Care Deduction	5g. 5h.+	\$ _	313.04	+ \$	N/A	
		HSA account deduction		\$	617.40	\$	N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	7,563.48	\$	N/A	
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	5,769.86	\$	N/A	
8.		all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total		_	0,1 00.00	<b>,</b>	1071	
		monthly net income.	8a.	\$	0.00	\$	N/A	
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a dependence regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8b. <b>ent</b> 8c.	\$ \$	0.00	\$ \$	N/A N/A	
	8d.	Unemployment compensation	8d.	\$	0.00	\$	N/A	
	8e.	Social Security	8e.	\$	0.00	\$	N/A	
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  Pension or retirement income	nce 8f. 8g.	\$_ \$	0.00	\$ \$	N/A N/A	
		Reimbursement for business			107.00			
	8h.	Other monthly income. Specify: expenses	8h.+	\$	125.00	+ \$	N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	125.00	\$	N/A	
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	;	5,894.86 + \$_		N/A = \$	5,894.86
11.	othe Do	te all other regular contributions to the expenses that you list in Schedude contributions from an unmarried partner, members of your household, your friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are notify:	our depend		•		nedule J. 11. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The e that amount on the Summary of Schedules and Statistical Summary of Ceies					12. \$ <b>5</b>	5,894.86
13.	Do :	you expect an increase or decrease within the year after you file this fo  No.  Yes Explain:	rm?				monthly	

Official Form 106I Schedule I: Your Income page 2

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Fill i	in this information to identify your case:				
Debt	tor 1 Jack Sinclair		Che	eck if this is:	
				An amended filing	
Debt				A supplement show 13 expenses as of	ving postpetition chapter
(Spo	ouse, if filing)			13 expenses as of	the following date.
Unite	ed States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLIN	NOIS		MM / DD / YYYY	
Case	e number				
(If kn	nown)				
Of	fficial Form 106J				
Sc	chedule J: Your Expenses				12/15
Be a info num	as complete and accurate as possible. If two married people a prmation. If more space is needed, attach another sheet to this nber (if known). Answer every question.				
Part	t1: Describe Your Household Is this a joint case?				
١.					
	■ No. Go to line 2.  ☐ Yes. Does Debtor 2 live in a separate household?				
	<u>_</u>				
	□ No				
	☐ Yes. Debtor 2 must file Official Form 106J-2, Expense:	s for Separate House	noia of De	eptor 2.	
2.	Do you have dependents? ☐ No				
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state the				■ No
	dependents names.	Son		11	☐ Yes
					■ No
		Daughter		12	☐ Yes
					□ No
					☐ Yes
					□ No
					☐ Yes
3.	Do your expenses include expenses of people other than yourself and your dependents?   ■ No □ Yes				
exp	Estimate Your Ongoing Monthly Expenses imate your expenses as of your bankruptcy filing date unless yenses as of a date after the bankruptcy is filed. If this is a supplicable date.				
	ude expenses paid for with non-cash government assistance value of such assistance and have included it on Schedule I:				
	ficial Form 106l.)	roar moome		Your expe	enses
4.	The rental or home ownership expenses for your residence. payments and any rent for the ground or lot.	Include first mortgage	4.	\$	2,350.00
	If not included in line 4:				
	4a. Real estate taxes		4a.	\$	0.00
	4b. Property, homeowner's, or renter's insurance		4b.	\$	0.00
	4c. Home maintenance, repair, and upkeep expenses		4c.	·	0.00
	4d. Homeowner's association or condominium dues		4d.	·	0.00
5	Additional mortgage payments for your residence, such as he	ome equity loans	5	\$	0.00

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Deb	otor 1	Jack Sinclair	Case num	ber (if known)	
6.	Utilit	ies:			
	6a.	Electricity, heat, natural gas	6a.	\$	150.00
	6b.	Water, sewer, garbage collection	6b.	\$	30.00
	6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	0.00
	6d.	Other. Specify: Internet	6d.	*	110.00
		Cellphone, wireless		\$	170.00
		TV		\$	80.00
7.		and housekeeping supplies	7.	\$	500.00
8.		Icare and children's education costs	8.	\$	541.56
9.		ning, laundry, and dry cleaning	9.	\$	80.00
10.		onal care products and services	10.	\$	20.00
11.		cal and dental expenses	11.	\$	0.00
12.		sportation. Include gas, maintenance, bus or train fare.	12.	\$	260.00
12		ot include car payments.	13.	\$	
		rtainment, clubs, recreation, newspapers, magazines, and books		·	20.00
	Insu	itable contributions and religious donations	14.	Ф	0.00
15.		of include insurance deducted from your pay or included in lines 4 or 20.			
		Life insurance	15a.	\$	0.00
	15b.	Health insurance	15b.	· -	0.00
	15c.	Vehicle insurance	15c.	\$	0.00
		Other insurance. Specify:	15d.	·	0.00
16.		s. Do not include taxes deducted from your pay or included in lines 4 or 20.		· —	0.00
	Spec		16.	\$	0.00
17.	Insta	Ilment or lease payments:		-	
	17a.	Car payments for Vehicle 1	17a.	\$	345.19
		Car payments for Vehicle 2	17b.	\$	0.00
		Other. Specify:	17c.	\$	0.00
		Other. Specify:	17d.	\$	0.00
18.		payments of alimony, maintenance, and support that you did not report as	10	œ.	0.00
40	dedu	cted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		
19.		r payments you make to support others who do not live with you.	10	\$	100.00
20		ify: Child activity expenses required by court order	19.	Income	
20.		r real property expenses not included in lines 4 or 5 of this form or on Sche Mortgages on other property	20a.		0.00
		Real estate taxes	20a. 20b.		0.00
		Property, homeowner's, or renter's insurance	20c.		0.00
		Maintenance, repair, and upkeep expenses	20d.	·	0.00
		Homeowner's association or condominium dues	20a. 20e.	· .	0.00
21		r: Specify:		+\$	
۷١.	Othe	. Specify.		-Ψ	0.00
22.		ulate your monthly expenses			
		Add lines 4 through 21.		\$	4,756.75
	22b.	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
	22c.	Add line 22a and 22b. The result is your monthly expenses.		\$	4,756.75
23.		ulate your monthly net income.			
		Copy line 12 (your combined monthly income) from Schedule I.	23a.	·	5,894.86
	23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	4,756.75
	23c.	Subtract your monthly expenses from your monthly income.			
	200.	The result is your <i>monthly net income</i> .	23c.	\$	1,138.11

### 24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

Yes.

Explain here: Debtor plans on obtaining a new residence with a lease around \$1,600, beginning in June of 2016.

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Debtor 1	Jack Sinclair				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name			
			Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	i	
Case number (if known)					☐ Check if this is an
					amended filing
If two married po	eople are filing together	i connection with a banki	sible for supplying corre	ct information.	nent, concealing property, or , or imprisonment for up to 20
Sign	n Below				
Did you pa	y or agree to pay some	one who is NOT an attorn	ey to help you fill out ban	kruptcy forms?	
■ No					
Yes. N	Name of person				uptcy Petition Preparer's Notice, and Signature (Official Form 119)
Under penal that they are	e true and correct.	that I have read the summ	ary and schedules filed v	vith this declaration	and
X	//	- dis	Χ		
Jack Si Signatur	inclair e of Debtor 1		Signature of De	ebtor 2	
Date	4/8/16	•	Date		

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

Fill in this information to identify your case:

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Fill	in this inforn	nation to identify you	ır case:					
Deb	otor 1	Jack Sinclair First Name	Middle Name		Last Name			
Deb	otor 2	. not realing	imadic riaine		Zaot Hamo			
(Spo	use if, filing)	First Name	Middle Name		Last Name			
Unit	ted States Bar	nkruptcy Court for the:	NORTHERN DISTRIC	T OF ILLI	NOIS			
Cas	e number							
(if kn	own)						_	neck if this is an
							an	nended filing
Of•	ficial Fo	rm 107						
	ficial Fo		Affaire for healt	.: .l l.	- Filip - for B			
			Affairs for Indiv					4/1
			ible. If two married peopl , attach a separate sheet					
		n). Answer every que			•	, , , , , , , , , , , , , , , , , , , ,	•	
Par	Give D	etails About Your Ma	arital Status and Where Y	ou Lived	Before			
1.	What is your	r current marital state	us?					
	☐ Married							
	■ Not mar	ried						
•			. Iline de amount and est to a the		!!			
2.	During the ia	ast 3 years, nave you	lived anywhere other tha	in where	you live now?			
	□ No							
	Yes. Lis	t all of the places you	lived in the last 3 years. Do	not includ	de where you live now	<i>I</i> .		
	Debtor 1 Pr	ior Address:	Dates Debtor lived there	· 1	Debtor 2 Prior Ad	dress:		Dates Debtor 2 lived there
	637 W. Co Chicago, I	rnelia Ave., Apt 2V L 60657	V From-To: May 2014 - 2015	May	☐ Same as Debtor	ı		☐ Same as Debtor 1 From-To:
	729 Lavero		From-To: <b>2013 throu</b> ç <b>May 2014</b>	jh	☐ Same as Debtor	ı		☐ Same as Debtor 1 From-To:
			ver live with a spouse or alifornia, Idaho, Louisiana,					
	■ No			(O(" : 1 E	40011)			
	⊔ Yes. Ma	ike sure you fill out Sc	hedule H: Your Codebtors	(Official Fo	orm 106H).			
Par	t 2 Explai	n the Sources of Yoເ	ır Income					
4.	Fill in the tota	al amount of income yo	mployment or from opera ou received from all jobs an I have income that you reco	nd all busir	nesses, including part	time activities.	s calend	dar years?
	□ No							
	_	in the details.						
			Debtor 1			Debtor 2		
			Sources of income Check all that apply.	(bef	ss income ore deductions and usions)	Sources of income Check all that apply.		Gross income (before deductions and exclusions)
					,			,

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Case number (if known) Debtor 1 Jack Sinclair

				Debtor 1			Debtor 2		
				Sources of income Check all that apply.	(befo	ss income ore deductions and usions)	Sources of inc		Gross income (before deductions and exclusions)
	From January 1 of current year until the date you filed for bankruptcy:		■ Wages, commissions, bonuses, tips \$32,727.29		☐ Wages, combonuses, tips	missions,			
				☐ Operating a business			☐ Operating a	business	
	· last calen nuary 1 to	dar year: December	31, 2015 )	■ Wages, commissions, bonuses, tips		\$126,800.13	☐ Wages, combonuses, tips	missions,	
				☐ Operating a business			☐ Operating a	business	
		dar year be December		■ Wages, commissions, bonuses, tips		\$30,090.00	☐ Wages, combonuses, tips	missions,	
				☐ Operating a business			Operating a	business	
	List each	•	he gross inco	e and you have income that going the separa		•	•		
				Debtor 1			Debtor 2		
				Sources of income Describe below.	each (befo	ss income from n source ore deductions and usions)	Sources of inc Describe below		Gross income (before deductions and exclusions)
	last calen nuary 1 to	dar year: December	31, 2015 )	Insurance cash-out		\$2,092.68			
				Brokerage account		\$1,837.44			
Par	t 3: List	: Certain Pa	yments You	Made Before You Filed for	Bankru	ptcy			
6.	Are either No.	Neither De	ebtor 1 nor D	s debts primarily consume ebtor 2 has primarily consu personal, family, or househo	umer de	ebts. Consumer deb	ts are defined in 11	U.S.C. § 10	11(8) as "incurred by an
		During the No.	90 days befo	re you filed for bankruptcy, di	id you p	ay any creditor a tota	al of \$6,425* or mo	re?	
		☐ Yes	paid that cre	each creditor to whom you pareditor. Do not include paymer payments to an attorney for t	nts for d	omestic support obli			
		* Subject		on 4/01/19 and every 3 year			or after the date o	f adjustment	t.
	■ Yes.			r both have primarily consure you filed for bankruptcy, di			al of \$600 or more?	<b>,</b>	
		□ No.	Go to line 7						
		■ Yes	List below e include pay	each creditor to whom you pai ments for domestic support o this bankruptcy case.					
	Creditor'	s Name and	d Address	Dates of payme	ent	Total amount	Amount you still owe	Was this	payment for

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Case number (if known) Debtor 1 Jack Sinclair

	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for
	Rajesh Kavadia 4480 Deerwood Lake Pkwy Jacksonville, FL 32216	March 2016, February 2016, January 2016	\$7,050.00	\$2,350.00	☐ Mortgage ☐ Car ☐ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors ☐ Other Rent for previous 3 months, paid monthly
	Springleaf Financial Services PO Box 790368 Saint Louis, MO 63179-0368	January 2016, February 2016, March 2016	\$1,035.00	\$0.00	☐ Mortgage ■ Car ☐ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors ☐ Other
7.	Within 1 year before you filed for bankrupto Insiders include your relatives; any general pa of which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony.	ortners; relatives of any ger control, or owner of 20% of	neral partners; partners or more of their votin	erships of which yog g securities; and a	u are a general partner; corporations ny managing agent, including one for
	Yes. List all payments to an insider.				
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
8.	Within 1 year before you filed for bankruptor insider? Include payments on debts guaranteed or cos  ■ No □ Yes. List all payments to an insider		ments or transfer a	any property on a	ccount of a debt that benefited an
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Pa	rt 4: Identify Legal Actions, Repossession	ns, and Foreclosures	P-0-3		
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury modifications, and contract disputes.  No Yes. Fill in the details.	cy, were you a party in ar			
	Case title Case number	Nature of the case	Court or agency		Status of the case
	Mireille Pare v. Jack Sinclair 15 D 2057	Dissolution of Marriage, Post-Decree Enforcement	Circuit Court o County 50 W. Washing Chicago, IL 60	ıton	■ Pending □ On appeal □ Concluded

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Case number (if known) Document Debtor 1 Jack Sinclair

10.	10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below.							
	□ No. Go to line 11.							
	Yes. Fill in the information below.							
	Creditor Name and Address	Describe the Property	Date	Value of the property				
		Explain what happened						
	Mireille Pare	Wages	October 2015	\$0.00				
	729 Lavergne Ave Wilmette, IL 60091	☐ Property was repossessed.	to date					
		☐ Property was foreclosed.						
		■ Property was garnished.						
		☐ Property was attached, seized or levied.						
	Americash Loans 880 Lee St, Ste 302	\$500	December 2015	\$500.00				
	Des Plaines, IL 60016-6487	☐ Property was repossessed.						
		Property was foreclosed.						
		☐ Property was garnished.						
		■ Property was attached, seized or levied.						
	☐ Yes. Fill in the details.  Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount				
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a	cy, was any of your property in the possess nother official?		efit of creditors, a				
	■ No □ Yes							
Par	t 5: List Certain Gifts and Contributions							
13.	Within 2 years before you filed for bankrup  No  Yes. Fill in the details for each gift.	tcy, did you give any gifts with a total value	of more than \$600 per person	?				
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value				
	Person to Whom You Gave the Gift and Address:							
14.	Within 2 years before you filed for bankrup ■ No	etcy, did you give any gifts or contributions w	with a total value of more than	\$600 to any charity?				
	$\square$ Yes. Fill in the details for each gift or cor	tribution.						
	Gifts or contributions to charities that to more than \$600 Charity's Name	al Describe what you contributed	Dates you contributed	Value				
	Address (Number, Street, City, State and ZIP Code)							

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Case number (if known) Document Debtor 1 Jack Sinclair

Par	t 6: List Certain Losses								
15.	Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?								
	■ No								
	Yes. Fill in the details.								
	how the loss occurred Incl	scribe any insurance coverage for the loude the amount that insurance has paid. Learn and common that insurance claims on line 33 of Schedule A/B:	ist pending loss	Value of property lost					
		marice claims on line 33 of Schedule A/D.	riopeny.						
Par	t 7: List Certain Payments or Transfers								
16.	Within 1 year before you filed for bankruptcy consulted about seeking bankruptcy or prep Include any attorneys, bankruptcy petition prepa	aring a bankruptcy petition?		erty to anyone you					
	□ No								
	Yes. Fill in the details.								
	Person Who Was Paid Address Email or website address	Description and value of any proportransferred	Date payment or transfer was made	Amount of payment					
	Person Who Made the Payment, if Not You  123 Credit Counselors Inc Credit counseling course 4/1/16 \$30.0 6161 Blue Lagoon Drive, Suite 255A Miami, FL 33126 https://www.a123cc.com/								
17.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  Do not include any payment or transfer that you listed on line 16.								
	■ No								
	☐ Yes. Fill in the details.								
	Person Who Was Paid Address	Description and value of any propertransferred	Date payment or transfer was made	Amount of payment					
18.	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?  Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.								
	☐ Yes. Fill in the details.								
	Person Who Received Transfer Address	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made					
	Person's relationship to you								
19.	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-prot ■ No ■ Yes. Fill in the details.		elf-settled trust or similar device	of which you are a					
	Name of trust	Description and value of the prope	erty transferred	Date Transfer was made					

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Case number (if known) Document Debtor 1 Jack Sinclair

Pa	t 8:	List of Certain Financial Accounts, In	strur	ments, Safe Depos	it Boxes, and S	orag	e Unit	s			
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.										
		No									
		Yes. Fill in the details.									
		ame of Financial Institution and didress (Number, Street, City, State and ZIP de)		st 4 digits of count number	Type of acco instrument	unt o	r	Date account was closed, sold, moved, or transferred		Last balance before closing or transfer	
21.		Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?									
		No									
		Yes. Fill in the details.									
		ame of Financial Institution ddress (Number, Street, City, State and ZIP Code)		Who else had ac Address (Number, State and ZIP Code)		Des	cribe	the contents		Do you still have it?	
22.	Hav	ve you stored property in a storage unit	or pla	ace other than you	r home within 1	year	befor	e you filed for bankrupt	cy?		
		No									
		Yes. Fill in the details.									
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)			Who else has or had access to it?  Address (Number, Street, City, State and ZIP Code)			escribe the contents			Do you still have it?	
				ŕ							
Pa	t 9:	Identify Property You Hold or Control	l for S	Someone Else							
23.		Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.									
	_	No									
	_	Yes. Fill in the details.									
	_	vner's Name		Where is the property? De			Describe the property			Value	
	_	ddress (Number, Street, City, State and ZIP Code)		(Number, Street, City, Code)		Des	CIIDE	tile property		Value	
Pai	t 10	Give Details About Environmental Inf	forma	tion							
or	the	purpose of Part 10, the following definit	ions	apply:							
	tox	vironmental law means any federal, state ic substances, wastes, or material into t julations controlling the cleanup of these	the ai	r, land, soil, surfac	e water, ground	٠.		•			
Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, to own, operate, or utilize it, including disposal sites.								e, o	r utilize it or used		
		z <i>ardous material</i> means anything an env zardous material, pollutant, contaminant			as a hazardous	was	te, ha	zardous substance, tox	ic s	ubstance,	
Rep	ort a	all notices, releases, and proceedings th	nat yo	u know about, reg	ardless of whe	n they	y occu	ırred.			
24.	Has	s any governmental unit notified you tha	at you	may be liable or p	otentially liable	unde	er or i	n violation of an enviror	ıme	ntal law?	
		No Yes. Fill in the details.									
		ame of site Idress (Number, Street, City, State and ZIP Code)		Governmental un Address (Number, ZIP Code)			Enviro know	onmental law, if you it		Date of notice	
				•							

Case number (if known) Debtor 1 **Jack Sinclair** 25. Have you notified any governmental unit of any release of hazardous material? Nο Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and Address (Number, Street, City, State and ZIP Code) know it 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Nο Yes. Fill in the details. Case Title Nature of the case Status of the Court or agency **Case Number** Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ■ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number** Do not include Social Security number or ITIN. Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed American Rainmakers LLC EIN: IT - cloud provisioning From-To May 2014-December 2014 **BMK Accounting** 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued Address** 

(Number, Street, City, State and ZIP Code)

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Fill in this informa	ation to identify your	case:			
Debtor 1	Jack Sinclair First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bank	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)				☐ Check if amende	this is an
Official For		ffairs for Indiv	iduals Filing for E	Bankruptcv	12/1:
Part 12: Sign Be have read the ans are true and correwith a bankruptcy	. Answer every questi clow swers on this Stateme ct. I understand that n	on. ent of Financial Affairs a naking a false statement	nd any attachments, and I d	y additional pages, write your name eclare under penalty of perjury that staining money or property by fraud rs, or both.	t the answers
Jack Sinclair Signature of Debt	or 1 f/g/16	Signa	ture of Debtor 2		
Did you attach add ■ No □ Yes	litional pages to Your	Statement of Financial	Affairs for Individuals Filing	for Bankruptcy (Official Form 107)	?
Did you pay or agr ■ No □ Yes. Name of Pe		•	help you fill out bankruptcy parer's Notice, Declaration, ar	forms?  and Signature (Official Form 119).	